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January 21, 2015

JAMES N. HATTEN, Clerk  
Deputy Clerk  
*Mary Lou Hirsch*

To: United States District Court  
for the Northern District of Georgia

Re: Civil Action No. 1:14 CV-02761-SCJ

From: Mary Lou Hirsch  
710 South Bay Blvd.  
P.O. Box 1967  
Anna Maria, Fl. 34216

U.S. District Court for the Northern District of Georgia,

Answer to complaint Civil Action No. 1:14 CV-0276-SCJ from defendant Mary Lou Hirsch:

1. At all times I acted in good faith according to the General Agreement I signed with BillyMcClintock.
2. I had no knowledge that this was anything but a legitimate business dealing according to the way Billy McClintock explained where the funds loaned were invested and how the money was generated.
3. I had no knowledge as to what is now referred to as a "Ponzi Scheme" in paragraph 85 & 86.
4. Items #139-144 page 33 and Exhibit A Page 8 regarding Mary Lou Hirsch are incorrect.
5. The minimum investment required stated by Billy McClintock was \$25,000. Over time that minimum was increased to \$35,000 and then to \$50,000. I was deceived by Billy McClintock and defrauded of my total investment of \$50,000.

For all the above reasons I respectfully request that the court dismiss the complaint against me with prejudice.

Sincerely yours,

*Mary Lou Hirsch*

Mary Lou Hirsch